

Global treatment provided in conjunction with Best Doctors^{®*} and BDUI^{®.**}

The expert care you deserve

Available with:
Life Insurance+
Critical Illness+
Income Protection+
Living Costs Protection



**"Best Doctors" means Best Doctors UK Limited, which is responsible for the second medical opinion*

***BDUI means BDUI Underwriting International SLU, which is responsible for medical and non-medical concierge services for treatment overseas.*

Serious illnesses like cancer and heart conditions are all too common. While our country's healthcare system is advanced, sometimes the very latest treatment options may not be available in the UK. Global treatment offers more choice and access to high quality treatment options.

If you or your child were suffering from a serious illness, it's only natural that you would want the most accurate diagnosis possible, and access to medical experts.

That's why we've teamed up with Best Doctors and BDUI to offer global treatment as an option with any of our protection policies. For an additional premium on your protection policy, you'll have a support team in your corner that includes medical experts, and access to overseas treatment.

- ✓ Optional on Life Insurance+, Critical Illness+, Income Protection+ and Living Costs Protection
- ✓ Covers you and your children for specified treatments
- ✓ Provides access to an expert second medical opinion and overseas treatment
- ✓ Includes travel, treatment, accommodation and daily expenses

Expert treatment

Global treatment will provide you and your child with access to medical experts around the world, an expert second opinion* and overseas treatment.**

What's covered?

Global treatment covers you and your eligible children, if diagnosed with a serious illness, for the cost of medical treatment in respect of the following:

- Cancer treatment
- Coronary artery bypass surgery
- Heart valve replacement or repair
- Neurosurgery (for conditions like benign brain or spinal tumours)
- Live-donor organ transplants
- Bone marrow transplant

Travel and accommodation

Global treatment also pays for and organises travel and 3-4 star accommodation for you and a companion. If it's your child who is ill, Global treatment will pay the expenses for both parents (or a parent and companion).

Cash allowance

There's an upfront cash allowance of £100 per day of hospitalisation overseas for up to 60 days.

Medication

Global treatment also covers ongoing medication costs up to £50,000, on return to the UK for approved medications that are not funded, or only partially funded by the NHS.

£1m of annual cover per person

The maximum sum insured is £1 million from the issue of the preliminary medical certificate. You can be treated multiple times up to a maximum of £2 million over the policy term. Please refer to your policy conditions for more information.

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How it works

From the moment you get your diagnosis, one call to Best Doctors on 0800 085 6605 will start the process so you can receive an expert second medical opinion and the option of treatment at an International Hospital abroad:

1. Investigate

On diagnosis you will have access to an expert second medical opinion. During the medical opinion provided by Best Doctors, the expert will provide you an analysis for both your diagnosis and then recommend treatment options. After this is completed, the case will then be passed on to BDUI.

2. Choose

From the presented options you're free to choose your preferred course of treatment and the international hospital you feel best meets your needs.

3. Arrange

BDUI arranges, coordinates and organises payment for your hospital admission, travel and accommodation for yourself and a companion.

4. Treatment

You will be treated at your chosen recommended hospital.

5. Return

Once you return home, BDUI will continue to be available for post treatment support and advice.

About Best Doctors

Founded over 28 years ago by professors from Harvard Medical School, Best Doctors is a worldwide network of over 50,000 medical specialists across 450 specialities.

These experts are identified through the medical profession's largest ongoing peer-to-peer survey. Every two years, doctors in the survey are asked if they or a loved one needed a doctor in a certain speciality, who would they choose? The top 5% of those recommended make it onto the Best Doctors list. Doctors are not paid for being on the list – nor do doctors pay Best Doctors to be on the list.

About BDUI

BDUI is an underwriting agency specialised in the development of affordable healthcare insurance solutions with a particular focus on providing access to leading international medical expertise.

To make a claim, contact Best Doctors on

0800 085 6605

Calls may be recorded and may be monitored.

For more information on global treatment contact your adviser.

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